

In re:  
Joseph Colucci  
Debtor

Case No. 19-16972-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 12, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph Colucci, 9315 Rising Sun Avenue, Philadelphia, PA 19115-3716
14417260	+ David Apothaker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
14579038	+ Freedom Mortgage, c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14558489	+ Freedom Mortgage Corporation, c/o Rebecca Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 13 2024 00:21:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2024 00:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14417254	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 13 2024 00:55:40	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
14417255	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 13 2024 00:20:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14439973	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 13 2024 00:21:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14482294	Email/Text: megan.harper@phila.gov	Dec 13 2024 00:21:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14417256	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 00:27:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14426559	+ Email/PDF: ebn_ais@aisinfo.com	Dec 13 2024 00:28:14	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14417257	+ Email/Text: bankruptcy@cavps.com	Dec 13 2024 00:21:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14430317	+ Email/Text: bankruptcy@cavps.com	Dec 13 2024 00:21:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14450891	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 13 2024 00:28:15	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14417259	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Dec 13 2024 00:28:13	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14417261	Email/Text: mrdiscen@discover.com	Dec 13 2024 00:20:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14422133	Email/Text: mrdiscen@discover.com	Dec 13 2024 00:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14498713	Email/Text: Bankruptcy@Freedommortgage.com	Dec 13 2024 00:20:00	FREEDOM MORTGAGE CORP., P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485
14579039	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 13 2024 00:20:00	Freedom Mortgage, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14417262	+ Email/Text: bankruptcy@gatewayloan.com	Dec 13 2024 00:21:00	Gateway Mortgage Grp, Attn: Bankruptcy Dept., 244 S Gateway Place, Jenks, OK 74037-3448
14417263	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 13 2024 00:21:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14445180	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 13 2024 00:21:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14417258	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 13 2024 00:27:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14432079	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 13 2024 00:20:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14448613	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 13 2024 00:21:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14449449	^ MEBN	Dec 13 2024 00:16:23	PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14441934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 13 2024 00:26:52	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14417264	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2024 00:28:06	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14432092	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14420856	##+	Gateway Mortgage Group, c/o Lois M. Vitti, Esq., Vitti Law Group, Inc., 333 Allegheny Avenue, Suite 303, Oakmont, PA 15139-2072

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORP. andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORP. bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
Lois M. Vitti	on behalf of Creditor Gateway Mortgage Group loismvitti@vittilaw.com nicole@vittilaw.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORP. wbecf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Joseph Colucci msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Joseph Colucci	)	Case No. 19-16972-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: December 12, 2024

For The Court

Timothy B. McGrath  
Clerk of Court